

October 18, 2004

RE: EGRPRA Comment

I wish to thank the agencies for the opportunity to comment on the regulations as a result of the Economic Growth and Regulatory Paperwork Reduction Act.

I would like to comment on the Privacy of Consumer Financial Information.

The requirement to send the annual privacy notice is a burdensome and costly endeavor that should be eliminated. We are a commercially oriented bank, however we do maintain a significant number of personal accounts. We do not share information, yet the time, expense, and number of individuals needed to complete this task is extraordinary. A notice given at time of opening an account and upon request should suffice unless we have made changes to our privacy policy. In addition, most banks offer websites, which have the privacy policy posted and accessible from all pages.

Thank you for your consideration.

Angela C. Cowell
AVP & Compliance Officer
Enterprise Bank & Trust
1281 N. Warson Road
St. Louis MO 63132